

**CALIFORNIA UNITED BANK**

	CPP Disbursement Date 01/23/2009	Cert 57904	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$457	\$756	65.6%		
Loans	\$263	\$421	59.9%		
Construction & development	\$16	\$26	63.1%		
Closed-end 1-4 family residential	\$10	\$12	22.4%		
Home equity	\$16	\$31	92.9%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-8.0%		
Commercial & Industrial	\$93	\$171	83.2%		
Commercial real estate	\$114	\$159	39.2%		
Unused commitments	\$109	\$196	79.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$56	\$48	-14.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$58	\$48	-16.0%		
Cash & balances due	\$63	\$211	236.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$401	\$689	71.9%		
Deposits	\$346	\$658	90.0%		
Total other borrowings	\$53	\$28	-46.5%		
FHLB advances	\$8	\$6	-30.7%		
Equity					
Equity capital at quarter end	\$56	\$67	20.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	9.5%	--		
Tier 1 risk based capital ratio	16.3%	11.0%	--		
Total risk based capital ratio	17.5%	12.1%	--		
Return on equity <sup>1</sup>	0.3%	-14.4%	--		
Return on assets <sup>1</sup>	0.0%	-1.4%	--		
Net interest margin <sup>1</sup>	4.3%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	92.7%	61.2%	--		
Loss provision to net charge-offs (qtr)	164.4%	130.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	1.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	21.1%	18.2%	0.0%	6.5%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.6%	0.0%	0.0%	--
Commercial & Industrial	1.9%	1.4%	0.9%	0.0%	--
Commercial real estate	0.0%	1.2%	0.0%	0.0%	--
Total loans	1.9%	2.3%	0.3%	0.4%	--